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September 6, 2005

FDIC
San Francisco Regional Office
Director Johns F. Carter
25 Jessie Street @ Ecker Square
Suite 2300
San Francisco CA 94105

Re: Wal-Mart ILC

Dear Sirs,

For Wal-Mart to enter the banking industry would be a terrible mistake. The reasons for my opposition are many and varied but the primary reason is that mixing banking and commerce could and would have disastrous effects.

So much power in so few hands would negate the competitive nature which presently exists in banking not to mention conflicts of interest which would prevail. Say "no" to Wal-Mart.

Sincerely yours,

A handwritten signature in cursive script that reads "Ben Shirey".

Ben Shirey
President and CEO

BS/gg